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7/97/0244 07 001 Page 1 of 3
1999-08-20 12:50:54
Cook County Recorder 25.50

REAL ESTATE MORTGAGE

After recording mail to:

Equity One, Inc.
1910 S. Halsted Avenue, Suite 307
Lombard, IL 60148
EQUITY ONE INC.
ONE NATIONAL PLAZA
1111 PLAZA DRIVE SUITE 715
SCHAUMBURG, IL 60173
(847) 995-9150

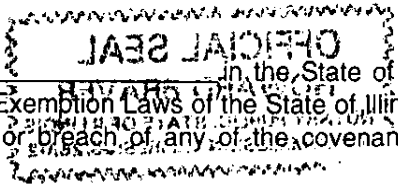
(This space for Recorder's use only)

THIS INDENTURE WITNESSETH THAT Jerome Hammoc and Elena Hammoc
of 8713 S. Manistee City of Chicago State of Illinois, Mortgagor(s)
(Address of Buyer)
MORTGAGE and WARRANT to Illinois Remodelers, Inc
(Seller)
of 6246 N. Pulaski Rd Chicago IL, Mortgagee,
(Seller's Address)
to secure payment of that certain Home Improvement Retail Installment Contract of even date herewith, in the amount of
\$ 4141.00 payable to the order of and delivered to the Mortgagee, in and by which
the Mortgagor promises to pay the contract and interest at the rate and in installments as provided in said Contract with
a final payment due on 04/25/04, the following described real estate, to wit:

The North 19 1/2 feet of Lot 42 (except the North 13 1/2 feet thereof) in Block 13
in Calumet and Chicago Canal and Dock Company's Subdivision of FRI, Section
5 and 6, Township 37 North, Range 15, East of the Third Principal Meridain, in
Cook County, Illinois.

P.I.N. 26-06-107-005

situated in the County of Cook in the State of Illinois, hereby releasing
and waiving all rights under and by virtue of the Homestead Exemption Laws of the State of Illinois, and all right to retain
possession of said premises after any default in payment or breach of any of the covenants or agreements herein
contained.



AND IT IS EXPRESSLY PROVIDED AND AGREED, That if all or any part of the property or an interest in the property is
sold or transferred by Mortgagor without Mortgagee's prior written consent, Mortgagee, at Mortgagee's option, and in
accordance with federal law, may require immediate payment in full of the entire amount due under the Mortgage and
Home Improvement Retail Installment Contract. Mortgagee, at Mortgagee's option, may waive the right to declare the
balance immediately due and may accept in writing an assumption agreement executed by the person to whom the
Mortgagor is transferring or selling the interest in the property.

Handwritten initials/signature

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IT IS FURTHER EXPRESSLY PROVIDED AND AGREED, That Mortgagor(s) shall pay all taxes, assessments, insurance premiums, and prior liens that such mortgaged property may be subject to. In case Mortgagor(s) shall fail to pay such expenses, Mortgagee, at its option, may pay them and all sums of money so expended shall be repayable by Mortgagor(s) and such expenditures(s) shall be secured by this Mortgage. If default be made in the payment of the said contract, or of any part thereof, or in the case of waste or non-payment of taxes, assessments or prior mortgages on said premises, or of a breach of any of the covenants or agreements herein contained, then in such case the whole of said sum, secured by the said contract in this mortgage mentioned, shall thereupon, at the option of the said mortgagee, his or its attorneys or assigns, and as provided by law, become due and payable, and this mortgage may be foreclosed to pay the same, and it shall be lawful for the said mortgagee, his or its attorneys or assigns, to enter into and upon the premises hereby granted, or any part thereof, and to receive and collect all rents, issues and profits thereof.

UPON THE FORECLOSURE AND SALE of said premises, there shall be first paid out of the proceeds of such sale all expenses of advertisement, selling and conveying said premises, and reasonable attorney's fees, to be included in the decree, and all moneys advanced for taxes, assessments and other liens; then there shall be paid the unpaid balance of said contract whether due and payable by the terms thereof or not.

DATED, This _____ day of _____ A.D., 19 _____

Jerome Hammoc (SEAL)
Mortgagor
Jerome Hammoc
Elena J Hammoc (SEAL)
Mortgagor
Elena J Hammoc
(type or print name beneath signatures)

99799300

Person signing immediately below signs to subject his or her interests in the above described property, including any right to possession after foreclosure, to the terms of this mortgage and to waive his or her homestead exemption in the above described real estate. Person signing immediately below is not personally liable.

Mortgagor

(type or print names beneath signatures)

STATE OF ILLINOIS

County of Cook } ss.

I, HOWARD BRAVER in and for said County, in the State aforesaid, DO HEREBY CERTIFY, That JAMES HAMMOC & ELENA HAMMOC

personally known to me to be the same person(s) whose name(s) (is) (are) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledge that (they) (he) (she) signed, sealed and delivered the said instrument as (their) (his) (her) free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead. IN WITNESS WHEREOF, I hereunto set my hand and official seal this 20th day of March 19 99.

Howard Braver

Notary Public

My Commission Expires _____



THIS INSTRUMENT WAS PREPARED BY

Illinois Remodelers Inc
Name
6246 N. Pulaski Rd
Address
Chicago IL 60646

UNOFFICIAL COPY

PREPARED BY:

99799300

AND WHEN RECORDED MAIL TO

EQUITY ONE, INC.
1111 PLAZA DRIVE, SUITE 715
SCHAUMBURG, IL 60173

(THIS SPACE FOR RECORDER'S USE ONLY)

Corporation Assignment of Real Estate Mortgage

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to

EQUITY ONE, INC.

all rights, title and interest of the undersigned in and to that certain Real Estate Mortgage executed by

Jerome Hammoc and Elena Hammoc

and dated **March 20, 1999** to **Illinois Remodelers, Inc.**

a corporation organized under the laws of Illinois and whose principal place of business

is **6246 N Pulaski Rd, Chicago IL 60646**

and recorded in Book/Volume No. _____, page(s) _____, as Document No. _____

County Records, State of ILLINOIS described hereinafter as follows:

ALSO KNOWN AS:

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest and all rights accrued or to accrue under said Real Estate Mortgage.

STATE OF Illinois
COUNTY OF Cook

On _____ before me, the undersigned, a Notary Public in and for the said County and State aforesaid, do hereby certify that Howard Brant

appeared to me personally known, who, being duly sworn by me, did say that he/she is the the Vice President

of the corporation named herein which executed the within instrument that the seal affixed to said instrument is the corporate seal of said corporation; that said instrument was signed and sealed on behalf of said corporation pursuant to the bylaws or a resolution of its Board of Directors and that he/she does not know of any instrument which has been filed with this corporation.

NOTARY PUBLIC, COUNTY OF COOK
My Commission Expires _____

K-1016

Illinois Remodelers, Inc.

Date Herein

By: Howard Brant

Signature

Its: Vice President

Title

By: _____

Signature

Its: _____

Title

Witness: _____

Signature

